FINANCIAL AND COMMERCIAL.

Stocks Advance Fractionally on a Favorable Bank Statement.

FURTHER INCREASE OF SURPLUS.

A Gain of Nearly Seven and Three-Quarter Millions Lawful Money.

Steady gains of city banks during the week both by sub-treasury operations and influx from the

The reflection of this in the cancellation of Clearing House certificates from day to day and in the weekly statement of the associated banks this fore-

The anticipation of a favorable exhibit by the hanks and its realization when the statement appeared ten minutes before the close was the only

discernible influence on 'Change to-day. Nothing new as to the Force bill, the Silver bill hung up until Wednesday next and an absolute dearth of railroad news-there really was nothing to talk about except the bank statement.

It was estimated that the city banks had gained nearly \$7,750,000 in specie and legal tenders during the week, and the statement verified this estimate. Clearing House certificates to the amount of \$690,000 were cancelled this morning, making a total of \$3,940,000 for the week, and reducing the amount outstanding to \$2,425,000.

Sales at the Board amounted to 98,193 shares 246,196 yesterday and 269,799 on Thursday. Following is a summary of to-day's market :-

Sales, Highest, Lowest, Bid. Asked 12 145 145 140 150 7 30 30 20 30 17 81 81 80 81 10 11414 11414 112 116 Adams Express. 12.
Alton & T. H. 7
Am. Tel. & C. Co. 17
Am. Tel. & C. Co. 17
American Ex. 10
Atch. T. & S. Fé. 4,620
Bufl., Roch. & P. 215
Buff. B. & P. pf. 100
Canadian Pacific. 100
Ches. & Chio. 125
C. & C. 1st pf. 200
Uhicago Gas Co. 11,225
Chie. & N. W. 275
C. B. & Q. 3,320 Del, Lack & W. 3,836
Den & R. G. 100
Den & R. G. pf. 100
Den & R. G. pf. 110
Dist, & C. F. Co. 1,605
E T. Y. & G. Istpf 100
Edison G. El. Co. 100
Ulinois Central. 800
Laclede Gas 200
L. E. & Western 400
L. E. & Western 400
L. E. & Western 5,025
Louis & Nash 5,205
Louis & Nash 5,205
Louis & Nash 5,205
Louis & Nash 5,205
Louis & Nash 300
Manhattan Con 400
Mexican Central 300
Michigan Central 300
Michigan Central 400
Missouri Pacific 1,400
Mo., Kan & T. pf. 28
Nat. Linseed Oll. 100
N. J. Central 100
N. J. Central 100 ion Pacific.... ion Pacific.... P., Den. & Gulf S. Express.... 1,550 20½ 60 140 532 79 1,020 32% Wisconsin Cen.

The following were the closing quotations to-day of stocks in which there were no transactions :-

of stocks in which there were no transaction.

Fid. Albany & Sus. 160

**Albany & Sus. 1774

**Anny in Marq. H & Opt. 18

**Belle & Soll in f. 120

**Beston A L pf. 190

**Beston A L pf. 190

**Beston A L pf. 190

**Bunnawick Co. 20

**Sus. CR & N. 22

**Sus. CR & Money on call to borrowers on stock collaterals

was 2% a 3 per cent. The latest loan was made at 3 per cent.

changes, \$128,658,037; balances, \$6,020,060. The United States Sub-Treasury was a debtor at the Clearing House in the sum of \$1,143,520.

The government receipts at Washington to-day were:-Customs, \$760,189; revenue, \$592,387; miscellaneous, \$81,794; bank notes for redemption,

Government bonds were steady. There were no sales on call. The closing quotations were as fol-

| Bid. Asked. | Bid. Asked. | Bid. Asked. | U.S. 436'e, r. 103 | - U.S. c. 6's, '95 110 | - U.S. 436'e, r. 129 | U.S. c. 6's '96 113's | - U.S. 6's, 'r. 129 | 1215' U.S. c. 6's '97 116 | - U.S. 4's r. 118 | 1195' U.S. c. 6's '98 118 | - U.S. 4's c. 120 | 1215' U.S. c. 6's '99 1195' | - U.S. 4's c. ex. 118 | 1195' The weekly statement of the New York city banks shows an increase in reserve of \$5,799,575. The banks now hold \$19,183,825 above the legal require

ment. The following table shows the condition of the banks this week as compared with last week:-

| Jan. 10. | Jan. 17. | Difference:
Loans.	\$389,955,400	\$388,444,800	Dec. \$510,900
Specie.	\$1,138,000	\$6,765,100	Inc. 4,683,100
Legal tend.	\$23,852,560	39,983,100	Inc. 3,130,800
Ref dep'ta.	\$90,325,000	398,177,500	Inc. 7,852,000
Circulation	3,538,800	3,558,600	Inc. 19,800

Transactions at the Clearing House for the week compare as follows with those of the preceding

four weeks :-Exchanges week ending January 17

Exchanges week ending January 17.

Exchanges week ending January 10.

*Exchanges week ending January 3.

*Exchanges week ending December 27.

Exchanges week ending December 27.

Exchanges week ending January 17.

Balances week ending January 10.

*Balances week ending January 3.

*Balances week ending January 3.

Balances week ending December 27.

Balances week ending December 20.

In State bonds \$2,000 Virginia deferred sixes, trust receipts, sold at 94.

Railroad bonds were active and firm. The sales amounted to \$854,000, as follows:-E11000 Alb 4 S con 6's 121 S17000 N Y, S& W 1s 1000 At, T 2 S F 4's. 7975 refunding 5's. 15000 do 7876 2000 do

| 170.00 | 40.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0

| Second | Color | Col

In the London market American railway securities were generally lower. Union Pacific declined 1%, to 46%; Northern Pacific preferred 1, to 71%; (silver bullion certificates not included), against | Louisville and Nashville 14, to 79%; Lake Shore 14, to 11014; Norfolk and Western preferred 14, to 57%; Eric %, to 20%; Reading %, to 10%; Atlantic and Great Western firsts %, to 33%; Mexican %, to 48%, and Pennsylvania 16, to 5936. Illinois Central advanced %, to 105; Canadian Pacific, %, to 77%; St. Paul 14, to 5814, and Wabash preferred 14, to 2014. New York Central sold at 105% a 105; Ontario and Western at 16%; Kansas and Texas at 14% and Atchison at 31 %. British consols declined %, to

97 1-16 for money and 1-16, to 97% for account. Foreign exchange was quiet, with nominal rates half a cent lower at 4.85% for sixty days and 4.88% for demand. The following was the United States Treasurer's

statement to-day: -Gold coin and bullion in Treasury, \$295,423,025; silver dollars, \$312,443,267; legal tenders, \$14,255,423. Gold certificates in circulation, \$152,183,239; allver certificates, \$306,780,548; Treasury notes, \$33,087,278; currency certificates, The closing price for bar silver in London was

48d, per ounce, and in New York \$1 05% per Official reports to the New York Stock Exchange

to-day:-Silver bullion on hand, 7,136,402 ounces; deposited, 44,018 ounces; withdrawn, 40,064 ounces certificates outstanding, 7,136,

The sales of bank stocks were 50 shares of Metropolitan at 5 and 25 Western National at 100%. The following were the closing prices in the Boston and Philadelphia markets to-day:-

P.&R.g.m. 4's. 7934 — Lehigh Val. 5134 5134 P.&R.1stp. 5's 84% — Leh. Val. 50 48 52% W.N.& Pa. st. 2734 2735

The imports at the port of New York for the week were valued at \$12,115,850. Of this amount \$8,948,368 were dry goods and the remainder (\$3,108,482) general merchandise. The imports from January 1 to date were valued at \$28,559,852, as against \$27,744,546 for the corresponding period last year.

The imports of specie for the week amounted to \$253,860, against \$220,594 for the corresponding week last year, and from January 1 to date 3962,590 against \$444,482 for the corresponding period last

The exports of specie for the week were \$255,231, against \$736,425 for the corresponding week last year, and from January 1 to date \$1,505,217, against \$2,063,265 for the like period in 1890. The sales of unlisted securities were as follows

Sales	High	Low	Sales	First	Get	Low	Sales	First	Get	Cost
Am. Cot	Oil tr. r.	400	21½	21½	21½	21½				
Am. Sug. Ref. Co.	1,320	69½	60	57½	60					
Am. Sug. R.Co. pr.	625	89	89½	63	89					
Nat. Lead Trust	36,930	21	21½	20½	20½					
Penns	Atlantic	200	4	4	4					
Sug. Refs	Co.tr.r.	4,920	76½	80½	78	70½				
Total sales	44,455									
In mining stacks	1,500	4	4							

In mining stocks 1,500 shares of Phoenix of Ariworse sold at 60 a 70 a 65 a 67. There were no dealings in oil.

Following is a summary of to-day's sales at the Consolidated Wock and Petroleum Exchange:-

Sales, First,
500 .94
200 .75
160 400 .30
100 .85
1,100 .04
500 1,45
300 .83
400 .80
20.0 1.00
100 .60 Con. Cal. & Va. Con. Cal. & Va.
unita
Little Chief
Middle Bar
Munual S & M
Occidental
Phonix of A
Sutles Creek
Utah con.
Union con. .85 .70 1.10 .60 1.65 1,50 ,85 ,70 1,10 1.65 Total sales... Bullion certs... 5,000 BULVER. 106 103 108 Pipe Line certs 28,000 Clearances 73% 6954 9754 6854 5416 10654 4454 13776 426 300 3,250 810 4,170 100 100 At, T & S F inc., \$8,000 At, & Pac Inc., \$,000 Brook El 1st., 5,000 G St Ir & N O 5° 2,000 Evic Ed com., 2,000 Int & G N 1sc., 2,000 Nor & Mo 1st., 1,000 Nor P & M 1st., 4,000 P & R 2° 5,000

FINANCIAL.

A -TRUST FUNDS TO LOAN AT 45 AND 5 PER sant on New York city reality also several small amounts to loan on Brooklyn property WALLEX E. SWITZER, 50 Broadway ARSOLUTE INVESTMENT. WANTED CRACKO 41, erecut, on superior city Property that cost SERSOLUTE author of the Property of the cost SERSOLUTE author of the SERSOLUTE Address ISO Broadway, box 182. Address ISO Broadway, box 182. A.—MONEY TO LOAN AT 46 PER CENT ON CITY Beal Estate, expenses low: also money for leasehold, second mortigage and builders leans; quick answers. WM. KENNELLY & BROTHEE, 45 Liberty st.

A PRIVATE PARTY ADVANCES MONEY IMMEDI-ately and condiductably on furniture, pinnes, &c., on easy terms, without removal; lowest rates; instalments. Au-dress WEBsist, 222 Horald office.

dress WEBERT. 228 Hersid office.

A.—LOTS OF MORTGAGE MONRY: LOTS OF LOTS and Broadway Property for improvement.

J. L. DUIGLASS, 35 Liberty st., room 42.

A. LARGE AMOUNT OF MONRY IN SUITABLE amounts to loan at 4 per cent; slot off, and 5 per cent money.

O. G. BENNET. 150 Broadway.

A. FEW FIRST MORTGAGES ON VILLAGE PROPERTY for sale, asparate or singly; liberal discount, as holder wants money. Address Pest office bex 3.171.

A.—I HAVE SEVERAL PIRST CLASS FIRST AND second mortgages, city and country, at a big discount, waltree E. SWITZER, 50 Broadway.

A.—ENDOWMENT AND TONTINE POLICIES PUR-A .-- ENDOWMENT AND TONTINE POLICIES PUR-chased. RICHARD HERZFELD, 132 Nassau st.

A .- MONEY TO LOAN ON BOND AND MORTGAGE. INDEMNITY LOAN AND TRUST CO., World Building.

FINANCIAL.

MESSES, S. V. WHITE & CO., NEW YORK; MESSES, JOHN H. DAVIS & CO.,

NEW YORK: MESSES, CONNOR & CO., NEW YORK,

ARE AUTHORIZED TO

OFFER FOR SUBSCRIPTION ONE MILLION DOLLARS

OF PREFERRED EIGHT PER CENT

CHMULATIVE STOCK

THURBER WHYLAND COMPANY

MENTIONED BELOW.

Organized under the Laws of the State of New Jorsey.

THE SUBSCRIPTION LIST WILL BE OPENED ON MONDAY, JANUARY 19, AT 10 O'CLOCK A. M., AND WILL BE CLOSED ON TUESDAY, JANUARY 20, 1801, AT OR BEFORE S O'CLOCK P. M.

AUTHORIZED CAPITAL STOCK. 15,000 shares of Preferred eight per cent Cumu-15,000 shares of General (Common) Stock...... 1,500,000

Par value of all Shares, \$100. ALL SHARES ISSUED WILL BE FULL PAID STOCK. STOCKHOLDERS WILL HAVE NO PER-

SONAL LIABILITY. ONE-THIRD OF THE COMMON STOCK (\$500,000) REMAINS IN THE TREASURY OF THE COMPANY UNISSUED.

THE BYLAWS PROVIDE THAT NO BOND OR MORTGAGE CAN BE CREATED WITHOUT THE CON-SENT OF NINETY PER CENT OF THE PREFERRED STOCKHOLDERS: ALSO THAT THIS PROVISION CANNOT BE ALTERED EXCEPT BY THE LIKE AP-FIRMATIVE VOTE.

This corporation is authorized to take over the entire property and carry on the business of the firm of THUR-BER, WHYLAND & CO., manufacturing, importing and wholesale grocers and dealers in general merchandise, their parinership being about to expire by limitation.

The Preferred Stock will be entitled, from and after
January 15, 1801, to cumulative preferential dividends of eight per cent per annum, payable out of the earnings of corporation, before any payment is made upon the

The General Stock will be entitled to the surplus earnings, when declared in dividends, after eight per cent per annum upon the Preferred Stock shall have been

Dividends on the Preferret Stock will be payable in February and August of each year, and complete state-ments showing the condition of the company will be made semi-annually. Dividends on the General (Common) Stock will be de-clared and paid only at the end of each fiscal year.

TEN THOUSAND SHARES OF THE PREFERRED STOCK are now offered for public subscription at par. Subscrip-

tions will be payable as follows:10 PER CENT ON APPLICATION.
10 PER CENT ON ALLOTMENT. 30 PER CENT IN PIPTEEN DAYS AFTER ALLOT-80 PER CENT IN THIRTY DAYS MENT.

The subscription list will be opened simultaneously at S. V. WHITE & CO., 36 Wall st., New York, and 4 Sher

man st., Chicago, Ill.; JOHN H. DAVIS & CO., 10 Wall st., New York, and CONNOR & CO., 71 Broadway, New York. THE IMPORTERS AND TRADERS' NATIONAL BANK

Now York; THE FOURTH NATIONAL BANK of New York, CENTRAL TRUST COMPANY of New York, Messrs. WILBOUR, JACKSON & CO., Providence, B. I.

THURBER, WHYLAND CO., 116 Reads st., New York. Subscribers to the Preferred Stock will have the op-tion of subscribing at the same time to the General or Common Stock to an amount equal to one share of Com mon Stock at par for each two shares of the Preferred Stock subscribed for by and allosted to them if they so

REGISTRAR OF THE STOCK, CENTRAL TRUST COMPANY OF NEW YORK, TRANSFER AGENTS,

TRANSPER AGENTS,
CONNOR & CO., NEW YORK.
DIRECTORS,
F. B. THURBER,
ALBERT E. WHYLAND,
ALEXIS GODILLOT, JR.;
JOHN C. BOUTON,
HENRY B. KIRKLAND,
H. W. CANNON,
THOMAS T. BARR.

EXTRACTS FROM STATEMENT OF THE VENDORS. The business of Thurber, Whyland & Co, is the first of fas kind in the world. It was established in 1857 and has paid a profit continuously each year since its be

The property conveyed comprises all the stock of men chandles, machinery, plant, fixtures, real estate, lease-hold interests, accounts and bills receivable, trade marks, trade rights, property and good will of the re-tiring firm, which guarantees the payment of the bills receivable and outstanding accounts which it transfers. as stated below.

Members of the firm undertake to retain the ownership of at least 5,000 shares of the common stock for not less

Mr. FRANCIS B. THURBER, the senior partner in the present firm, will act as President of the company for five years, or longer if desired, and receive no salary for any year until the company has paid for that year 8 per cent upon its preferred stock.

The other active partners also continue in the service FRANCIS B. THURBER and ALBERT E. Messrs. PRANCIS B. THURBER and ALBERT E. WHYLAND have severally contracted by agreement on Sie with the company not to sugage in any competing

The stock of merchandise included in the property conveyed has been examined and appraised AT WHOLE-SALIC CUST PRICES since the lat day of January, 1881, by competent experts, whose certificates and affi-davits, certified copies of which are on file with the bankers, may be seen at the office of the co

Other assets-Guaranteed accounts and bills receivable. in excess of those payable \$165,039 00 Roal estate 42,004 77 42,004 77 Manufacturing plant machinery and fix-

Cash on hand at the commencement of bush

ness January 5, 1891, as of which time the transfer took effect

In the above nothing is included either for the many valuable trade marks of the firm, which have been ac-quired and created through an outlay of more than \$500,000 in money, or for the good will which results from thirty-three years of extensive and successful busi-ness, now represented by an active trade connection with more than twenty-three thousand customers in all parts

The books and accounts of the firm have been submitted to Messra, YALDEN, BROOKS & DONNELLY, the well known public accountants, the result of whose examination is embodied in the following cartifi-11 Pine St., New York, Jan. 9, 1801.

Messra, Thunner, Waveand & Co., New York :- GENTLENEN-We have examined the books and accounts of your firm from the period 1 February, 1880, to 31 January, 1880, and we find that the Net Profits of the business (including interest on capital) actually collected and realised for the ten years amount to

To which must be added the further esti-

These results are obtained after charging off all ex-penses, reuts, interest on borrowed moneys, and the guaranteed salaries of the junior partners and heads of departments, likewise large expenses for advertising and establishing trade marks.

A further examination of the accounts for the period of

Yours respectfully

YALDEN, BROOKS & DONNELLY. THE RESULT LAST STATED IS EQUIVALENT TO 8 PEM CEST UPON THE PREFERRED STOCK AND 12.15 PER CENT UPON THE COMMON STOCK

Prospectuses and blank forms of applications for stock may be obtained upon application to either of the

A.— QUARTERLY DIVIDEND NO. 14 The fourteenth regular quarterly dividend of \$2.50 per share will be paid on the lat day of February, 1801, on stock of the Mortgage Bank and Inv. Co. of Fauge, N. D.

Stock of the Mortgare Bank and Inv. to. of Favgo, N. D.

A limited number of Shares of this company's stock can be obtained at figures which will make it pay 10½ per cent in each dividende, and stock must farcrase 10 per cent in market value each year.

Assets, \$200,509. Has never failed to pay dividends promptly at nonmoncement of each quarter. Volume of business and carnings constantly increasing. The ateck is now held by 450 shareholders. The company has clients throughout the United States. Reference far inlabed snywhere. Do not wish to place stock in lots of mers than 5 or 10 shares each. Stock transferred prior to Pebruary 1, 1691, carries full quarterly dividend payable on that date.

to realizate; ... able on that date.

All inquiries promptly answered, and prespectus, with full particulars and references, turnished upon application to the company, at

FARGO, N. D.

AUGUST BELMONT & CO.,

BANKERS. NO. 23 NASSAU ST., AGENTS AND CORRESPONDENTS OF THE MESSES, ROTHSCHILD.

Draw Blis of Exchange and make Cable Transfers to Europe, West India, Maxico Cummunital Chemits.

Draw Blis of Exchange and make Cable Transfers to Europe, West India, Maxico and California.

Execute orders for the purchase and sale of investment securities. L. J. PHILLIPS, Auctioneer. To James G. De Witt and all others whom it may con

Cern:—
Notice is hereby given that we will sail at the Real Estate Exchange, and Auction Room, Hinfted, Now, 50 to 65 Liberty at., in the cit of New York, by J. FiffLill's & 100. Auctioneers, in Landay, January 20, 1801, at 20 clock noon, one hundred shares of the Capital ctock of the be with Wire Cloth Company of the par value of one hundred deliars each.

Dated New York, Jan. 17, 1801.

S. ADLER'S SONS.

A. R. CHISOLM & CO. BANKERS AND BROKERS,

61 BROADWAY, NEW YORK.

STOCKS AND BUNDS, and all other securities that are dealt in on New York, Philadelphia, San Francisco or Boston exchanges bought and sold for cash or on margin.

[Established 1876.]

A.—THE PERPETUAL INVESTMENT, CONSTRUCTION AND DEPOSIT COMPANY threoprovated under the laws of Virginia, having secured 85% acres of valuable land adjoining the city of bleimond, Va., offers for cale 30,000 Shares of its Capital Stock, par value 55% osols, for the purpose of improving said tract; this land possesses remarkable natural advantages, being whilm 25 miles of the centre of the city; high relling ground, gaulist climate, with ample water power for large factories, for which free altes will be given. For prospectus and full information audress TUTLE & HOWNING, 171 Broadway.

A.-A.-A.-A.-ESTABLISHED --- A.-A.-A.-A. (Member Consolidated Studie and Petroleum Exchange),
Broker in Stocks, Bondia and Petroleum Exchange),
Broker in Stocks, Bondia and Petroleum,
Executes orders in lots of 20 shares and upward on
three per cent margin. Soud for my book gratuiteusly
showing how speculation is carried au.
Dally and weekly stock letter mailed free on application.

R. J. DEAN & CO.,
BANKERS,
202 GREENWICH ST. NEW YORK CITY,
will receive subneriptions for the stock of

THURBER, WHYLAND COMPANY until TUESDAY, January 20, at 12 o'clock noon. PROSPECTUSES ON APPLICATION.

ALL WALL STREET DRALINGS.

large or small, conducted carefully.

10 to 10.000 shares of active Stocks

bought or sold courright or on margin.

Direct communication with Exchange.

Interview or correspondence lovited.

S. J. PECK & CO., 62 Broadway. ALL MATTERS OF ACCOUNTS.
WILLIAM VADDELL, Public Accountant and Auditor,
So Beaver at and SS4 Broadway.
Over 20 years' expert reactice.
Particulars of terms auded confidentially, on application, for any proposed investigation, adjusting partnership accounts, balance sheets and all accounting matters.

J. G. GOLDSMITH.

Noney leaned on City Real Estate,
to owners only.

Offices, 58, 60 and 62 Broadway.

Omoes, os, so and 62 Broadway.

ADVANCES OF SHOE TO \$1,000
PROMPTLY MADE ON
HOUSEHOLD FURNITURE IN USE.
HROWN, 181 BROADWAY, ROOM 11.

A RESPONSIBLE PARTY WHO CAN ORGANIZE A
manufacturing company and capable of raising cast can
togram of an unusual chance; good profits and demand for
goods, Address G. P. Herald office.

goods, Address O. P. Horald office.

A.—CHARLES N. WILKINSON, BANKER AND SROKER, 52 Breadway.—Stocks, Bonda, Cetton and Petrolaum bought and sold or carried on margin; commission; correspondence solicited.

A.—Life, ENDOWMENT AND TONTINE POLICIES bought.

CHARLES BAUER, 120 Broadway.

BANK OF NORTH AMERICA.

At the annual meeting of the Stockholders of the Early of North America, At the annual meeting of the Stockholders of the Early of North America, held on the 13th day of January, the fellowing sensiemen were chosen Directors for the annual management were chosen Directors for the sensing year.

I be a the sense of the Stockholders of the St

BANKERS, CAPITALISTS, PROMOTERS, Correspondence invited regarding enterprises, securiles, successful patents secking capital to be submitted o trust company. Address RELLABLE, sare New York Herald, London, ingland. Cards exchanged. BUSINESS CORPORATIONS ORGANIZED, COUN-selled and promoted; any State; terms reasonable. L. H. TREADWELL, 290 Broadway.

BONUS 8100 FOR LOAN OF \$000; GOOD REAL state security. Address PROMPT, 150 Harald office. CHICAGO INVESTMENTS .- MORTGAGE BONDS, cos or leasoholds; bank references; correspondence in DAVIS & BROWN, 102 Washington at., Chicago, III. DENYER, COL.

PREDERICK W. PEARSON and AFFRED T. MOORE, of the firm of Bowhay, Moore & Co. Investment securities, Penver, are in city and would like to contaminate with any persons who are or may become interested in General investments.

7 AND 8 PER CENT 6. 7

FIRST CLASS INVESTMENT paying from five to eight per cent A. R. CHISOLM & CO.

FLORIDA PHOSPHATE LANDS.—10,000 ACRES ON railroad at \$40, worth \$200; 1,400 acres on Peace River at \$50; 50,000 acres high grade "pehole" on deep tide water at \$20; bargains. Write F. M. WELLES, 12 Post Office square, Boston, Mass.

FLORIDA INVESTMENTS—PHOSPHATE AND TIMber lands; choice tracts for platting on Indian River and other fine locations; bargains. Write F. M. WELLES, 12 Yeat Office square, Hoston, Mass.

LISTEN

TO MY TALE OF WOE.

office.

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A GOUD BUSINESS MAN. WITH FIVE TO TEN thousand, can secure a substitute of capital; business, connection with representation in all parts of Europe. Address WINDSOR, 2008 Herald Uptorn.

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THE FOURTH NATIONAL BANK OF THE CITY OF NEW YORK.

AT HORSE HARD STANDARD BANK OF THE CITY OF NEW YORK, An 12 Feel At meeting of the stockholders of the Fourth National Bank, held this day, the following named gentlemen were unanimously resolved directors:

J. EDWARD SIMMONS, MORE H. INMAN, FREDERICK MEAD.

REPERIOR NEAD.

ROBERT W. STUATT.

CORNELIUS N. BLIRS.

RIGHARD T. WILSON, CHARLES S. RICHARD T. WILSON, CHARLES S. SMITH.

JAMES G. CANNON.

At a subsequent neeting of the directors held January 15, 1891, Mr. J. EDWARD SIMMONS was unanimously resolved presidents.

CHARLES S. SMITH.

JAMES G. CANNON WERE UNANIMIS N. BLIRS and Mr. JAMES G. CANNON WERE UNANIMISTORY.

FURTHER OF THE MARKET S. H. PATTERSON, CANNOR.

THE GULF ICK AND ERPRICHARATING COMPANY wants a local manager for its factory and refrigerating inserest; moderate amount required; touches a cash; estimated, profit SELOON per your. Particulars of t. B. TREADWELL, 281 Broadway.

TWO GENTLEMEN OWNING A DEVELOPED GOLD Mine which they have no time to work, with a 20 stamm rull, erected in 1887 at a cost of SELON, desire to one change same for good Rul Execution in New York or city where or other speeds of property. J. J. SCHAIDY, com 10, sixth Boor, Mills Building.

WANTED-FIRE INSURANCE COMPANIES

where or other species of property. J. J. SCHAIDI, room 10, sixth floor, Mills Building.

WANTED-FIRE INSURANCE COMPANIES Agencies.—Two gentlemen, residents of New Orleans wall acquainted through the Statu and of considerable influence, are destinute of procuring agencies of first class fire fluentrance companies only; cut furnish best New Orleans and New York references: if measuranged come to New York to consummate arrangements. Address I. H., room 17, 115 Worth at.

WE OFFER FOR SALE A ELSTITED NUMBER OF the profestred and common Shares of the Chicago Junction Railway and Union Stork Yards Company; also some of the five per cent collatery trust gold fields. WORK, STRON; & CO., 35 Recond at.

WORK, STRONS & CO., 35 Broad at.
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WANTED #8,000 AT FOUR FIRST MORTGAGE, hree story private house. High st.; expenses not exceed 600. Only principals address FOUR PER CENT, Herald ffice. office.

WANTED-A PARTNER WITH \$15,000 TO \$20,000 in catabilabed legitimate business; one acquainted with steam ongineering and machinery proferred; no agents, Address L. W., box 218 Horisid odice.

WANTED-A LOAN OF \$0,000, AT 416 PER CENT. and \$20,000 at 5 per cent on property centrally incated below 25d at, near 5th, av., principals or lawyers only.

FRED A. CARLL, 170 Broadway.

BOX 2,001 FOR OMEO.

1 WANTED-FIRST MORTGAGE LOAN OF \$25,000 on first class substitution property worth \$75,000; will pay six per cent. OWNER, box 12: Horald office.

WILL BUY OR LOAN ON UNDIVIDED ESTATES; second mostgages cashed at cheapest rates.
TOBU, 145 Breadway. TODD, 145 Broadway.

WANTED-GOOD SECURITIES IN EXCHANGE of large place of income paying Proporty on Broadway.

Iddress Livision, box 355 Herald dies. WANTED TO INVEST-\$5,000 IN GOOD PAYING ash business. CASH, 302 Herald office. WANT \$12,000 ON DOWNTOWN PROPERTY outh \$28,000, JAMES, 217 Herald once. WANTED-SHOOD TO SIGNOO ON LARGE TRACE tentucky Land: a great opportunity. A., 849 Herald.

4 FRE CENT. SLOWO TO LOAN ON NEW YORK OF Brooklyn Roal Estate.
FEEDINAND ZOGBAUM, 7 NAMED FEEDINAND ZOGBAUM, 7 NAMED FEEDINAND ROAD AND MORTGAGES.
R. E. DAY, 252 East 90th 64.

GENOUS, Hersig.

\$30.000 WANTED-FIRST MORTGARE ON PROPERTY in this city worth \$30.000; one por cent and disbursements to cover all expenses. OWNER, 356 Hersid.

G70,000 TO LOAN IN LOTS ON TENEMENT OR business property; principals only.

MERCELIS, 177 Broadway. MERCALIS, 177 Broadway. Sito, on Wanter By MEN THOROUGHLY EXPE-erienced in manufacturing and marketing a staple reduct. G. U., 195 Hurald. \$150,000 SPECIAL FUNDS TO LOAN; BUILDERS' or permanent loans; nums to suit, H. F. SCHELLHASS, 171 Broadway, H. P. SQHELLHASS, 171 Broadway.

SZRO,000 AT LOWEST RATES, NEW YORK, BROOKlyn and Jersey property; also nodivided interests in
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\$200,000 AT 48 AND 5 PER OENT: LIBERAL oans made on private Homes, ROGERS, 60 Liberty st. \$1990,000 TO LOAN ON CITY, BROOKLYN AND AD-facent property; lowest rates. BUFUS K. McHARG, 137 Broadway. \$1,500,000 POR CITY PROPERTY, SUMS OF \$15,000 or less; four per cent: money for Brooklyn.

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A FEARMING, 35a. 15. ISSU.

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ONE DOLLAR PER SHARE FEARMING.

A STANDARY WITH STANDARY TO SERVICE A STANDARY STANDAR

For Other Advertisements Under This Heading See Directory.

COPARTNERSHIPS. MR. S. BLATT HAS THIS DAY BEEN ADMITTED A member of our firm.

Jan. 10, 1891.

JAN. 10, 1891.

NOTICE OF DISSOLUTION OF PARTNERSHIP.—
The firm of Butler, Bichards & Co., importers and manufacturers of braids, binding and trimmings, doing business at No. 28, 90 Walker at. New York is this day dissolved by mutual consont. The business will be countinged at the same place by Thomas A. Butler, James N. Richards, Gairriel Bains and Fiorian Halas, under the firm names of Butler, Richards & Halas Freys.

JAMES N., RICHARDS, GABRIEL BALAS.

December 31, 1300. BUSINESS OPPORTUNITIES.

A.—MALUNE'S BUSINESS EXCHANGE,
ORDINIONS BUSINESS EXCHANGE,
ORDINIONS EXCHANGE,
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Rushness Piccos, Mills, Mannfactories and Patents
sold at private nale, pursors and cupits procured tomorehenes and others, inductrial enterprises lineasced
and promoted: Heal Ferance exchanges for Business; refcenness to over 7.000 business men for whom we have
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to \$193.000 and services can be safely and profitably invasted; terms mainfel.

ADUITIONAL CAPITAL "ROUTIND FOR MERchants, manufacturers and others; business graphical interpretation of the services of desirable opportunities. References.—Willeok & Gibbs Sewing Machine Company, 608
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GRIGGS & CARLETON, Broker, 20 BORDON,
AN UNUSUAL OPPORTUNITY IS OFFERED To
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horder; over \$'1,000 airoady expanded, but character of
ore requires a swelter; no other smelter in the district,
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A STRONG COMPANY, CONTROLLING A VERY large product in universal use, desires to establish wholerate agents in all of the distributing cities; those having jutegity and capital will find it advantaseous to investigate. Address C.F.T., care F.S. Edminster, 5 Pino 8s. New York city.

A RARE OPENING FOR BUSINESS MAN WITH small capital.—General agents wanted for the sale of a specially used in overy homeshoid; something new; no competition; an active man can make from \$10,000 to \$16,000 per year; no possible risk, tall and examine.

COOK MFG. CO., 6 Breadway.

COOK MFG. CO., o Breadway.

A YOUNG MAN. 28 YEARN OF AGE. AT PRESENT
manager for a large wholesale house, desires position in
responsible firm that he may put to capital and take an
interest when the housess is learned; references, guarautress, &c., furnished if desired. Address Business, box
157 Herald office.

A CLOTHING AND MEN'S FURNISHING BUSINESS
paying forty per cent gross, low reat, prominent down
town theroughfare, for aste owing to fit health; onethird cash, two-blidds equity is good rental property; inventory \$15.000 to \$450.00 Address utood CHANCE,
box 300 Herald.

A CHANCE FOR ENGLISH SYNDRUATE.—VALU-

box 300 Heraid.

A CHANCE FOR ENGLISH SYNDICATE.—VALU-able invention, lately patented in England, France, Ger-many and Austria, manufactured by large corporation in this country; sritcle staple; in large community by profits, SYNDICATE, 308 Heraid office. SYNDICATE, 308 Herald once

A TRADE PAPER IN LONG PRIMER OLD STYLE,
bravlor or small pica is what we want; guarantee saving
of 8500 annually in composition to any publisher who is
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ANY PARSON WHO CAN COMMAND FROM \$15,000 to \$80,000 can double the mouse in a few months, handle their own money and be secured by real estate; clean, houses business: monopoly. Address BALLARD S. SIDNEY, Hersid office, New York city.

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GREATON AL, Brocklyn,

CANTER MANUFACTURER WANTED TO MAKE and place on marked on royalty a patent safety caster.

S., 331 Heraid office.

CHEWIST WILL SELL A VALUABLE RECIPE cheap to abusiness man who will join him in business. OHEMIST, box 1,652 Pest office.

DIAMONDS.—LOSSI'S IN STOCK SPECULATIONS forced me to paym at Simpson's rarrings for \$1.75; Hing, \$125; Stud \$105; they cost \$2,205; theses sacrificed; separately. BURLINGTON, Heraid Uplown.

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ELECTRICAL EXPERIMENTING AND MODEL making a specialty S. C. WOOD & CO., 174 Centre st.

FOR SALE-THE STOCK, FIXTURES AND HOLD Will of a Fancy Goods and Notion Business established for Idvers' in a thriving manufacturing city; owner concut for selling is that he cannot give it his personal streaming in repelus by agents will be noticed. Address IPPORTUNITY, 331 Horald.

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of a staple article that the empare of the United State
patents are now making a ferture out of; persons with
mones should investigate this rare opportunity. Partic
ulars JOHN J. MALONE, 21 Park row.

ald office.

FOR SALE AT A SACRIFICE—THE STOCK, FINtures and good will of a first class mercantile Stationery
and Frinting Business of 25 years standing; located
near Wall st, catisfactory reasons for selling. Address
ASSCINEE, 206 Horald office.

FOR SALE—MANUFACTURING BUSINESS, WITH
Building complete; established 20 years, he debits,
presses 20 to 30 per cent. Address FULL INVESTIGATION, Harald office. FION. Haraid office.

FOR SALE—A STATIONERY AND PRINTING HUSTloss; old established and successful owner wishes to
edific valued SILONG, a good opportunity for a practical
ann. Address STATIONER, 208 Horaid office.

FOR SALE-OENTS FURNISHING BUSINESS, IN-luding fixtures, with or without stock, 292 Grand st., sew York city: two years' losse of sacre and building, pply to I. MEYER, 202 Grand st. FOR SALE-A WELL ESTABLISHED MANUFACTURING Business; can be bought at a very low figure. Advesses or call WISE & LICHTENSTEIN, 52 Exchange

FLORIST WOULD LIKE TO MEET LADY OR GEN leman with cash capital to invest in the business. Floridal Livers reference. Sc. address P. P. 333 Herald Livers reference. FOREIGN HOUSE, CARRYING FINE STOCK OF wines, would make arrangements, partnership or otherwise, with good salesman well acquainted among private people, clubs. Address IMPORTER, 125 Herald, GOOD BUSINESS OPPORTUNITY.—CROCKERY and Glass Department in one of the best neighborhoods of New York; rent free for three months to first class parties. Address CEOCKERY, 141 Herald.

GOLD AND NILVER MINE IN COLORADO: HIGH grade, large interest given for moderate amount of de-velopment money. Address OWNEH, 128 Herald Up-town. Velopment money. Address OWNEH, 128 Herald Uptown.

GENTLEMAN PRESSED FOR READY FUNDS DEstress loan \$200 until March; unoxospitomable scentry; \$200 for accommodation, DANVORTH, Herald Uptown.

HAYE \$2,000. AM TOUNG, ENERGETIC AND HAYE had twistly years business experience; prefer to live in country and am looking for a business for mysaif and money. F. W. L., 63 Kommen st., Long Island Gity, N.Y.

121 PNOTISM (MESMERISM) PRACTICALLY TAUGHT by experiences. Medicase HYPKOTISK, incará office.

I HAYE KNOWLEDGE HOW PERSONS CAN SURE-ITM mare money in stock market. Address INVESTIGATION, Herald edice.

LITHOUGRAPHIC ESTABLISHMENT FOR SALE, consisting of three Steam Presses, several Rund Tanafet Treases, Engraving and Transferi Treases, Engraving and Transferi Treases, Engraving and Transferi Treases, Engraving and Transfering Stones, &c., price low; cheap for cash. Address BARGAIN, 24.

WANDERCEMERS DESCRING TO ENLARGE THEFT.

MANUPACTRERS DESIRING TO ENLARGE THETE business or change their location will please address POWER, 258 Heraid office.

MILLIONAIRE OPPORTUNITY.—BUSINESS COncessing new power; consulting engineer's opinion verified; successive wanted; state capital. INMEDIATELY, 256 Heraid. MANUFACTURING, CUTLERY AND SPECIALTIES— Want partner with \$20,000, active business man, CENTRAL BUSINESS EXCHANGE, 250 Broadway,

MANUFE BUSINESS EACH ANDS, 200 processor, MANUFE BUSINESS FAULANDS, 200 processor, 100 property, 1,208 Broadway.

NEARBY PAPER MILL FOR SALE, WATER AND stoom power; completely entlipsed and doing a good business, owner is willing to take past intress with the right party if desired. Inquire a. WOODBUFF, 12 Reads at. Reade st.

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PARTNER WANTED WITH \$15,000 TO \$20,000 TO charge good paying, established wholesale munufacturing business; specialties in children's clothing. Address ESTABLISHED FIRM, 527 transid Uptown.

PARTIES HAVING CAPITAL TO INVEST ARE IN-ited to investigate an enterprise of unusual merit, both a to its novelty and profitable nature. Address PROF-VALLE, 310 Heraid office. PARTNER WITH \$10,000 WANTED FOR PROFIT-ble manufactoring and importing business, Address 1000, 124 Herald. PARTNER WANTED (83,000) TO TAKE POSITION fronting partner, address ESTABLISHED, 350 Beraid

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HARE OFFORTUNIT—HALF OR THIRD INTEREST in manufacturing commany; established; only one of its kind in America; principals only dealt with. E., 146 lierald.

RETAIL JEWELRY STORE FOR SALE; GOOD trade; best corner on Broadway; no bonus on good will, Address WHOLESALE, 133 4th av.

STRONG CORPORATION HAVING A MONOPOLY is now arranging to extend its business throughout North America and is desirous of scentring a few genusement who have the Buncial and social connections in the inited States which will enable thom to consider and ake advantage of a rate opportunity to scentre a first last, select business connection with representation in the parts of Europa. Address WINDSOR, 306 Herald Up. 60%.